

Where Your Treasure Is...

2. Making More (of) Money

Home Group Questions

Reading: Luke 16.1-15

1. What struck you about what you heard on Sunday morning? Was there anything you didn't understand or agree with?
2. Today's parable is an unusual one. In it, money is viewed as a resource not an end in itself. What do you think Jesus means by 'use worldly wealth to gain friends for yourselves' (v9)?
3. Jesus' perspective in money in this parable is challenging: he views it as 'very little' (v10). We tend to see money as a 'very big' issue in our lives! Why is that?
4. Godly money management starts with having a budget. Do you run a household budget? How would you describe the priorities of your budget?
5. Some of us are savers; some are spenders. Which are you? Read 1 Timothy 6.17 and Proverbs 13.22 again. How could you reflect these verses in your financial planning?
6. Debt can be a painful problem in our finances. Do you know what your debts are presently? Do you have any unmanaged debt? If so, might you need to find some help?
7. In Luke 16.9-12, Jesus suggests that our financial choices have eternal consequences. Can you think of one practical thing you could do to better reflect godly money management in your finances? Share with the group and pray for each other.



CAP Money's Top Tips:

1. Draw up a budget.

This is a record of all that comes in and all that goes out.

It maybe that you discover a short fall but **do not panic** at least you have found it. Look at your budget and see if any adjustments can be made.

2. Do you have a problem?

Adjust your outgoings by cutting costs-do it cheaper, cutting back-doing things less often or cutting out-try stop spending money on some things.

3. If you can, set up three bank accounts.

One for regular payments in and out (for example, wages in, and direct debits out), one for cash to use for your weekly allowance (for shopping, travel), and one for savings (anything left over and also things to save for annually).

4. Shop around

For utilities and insurances; gas, electricity suppliers, car, house insurances to get the best deal.

5. Try to live using cash only.

It's so easy to overspend when you use a card.

6. Plan your meals for the week.

It sounds simple, but write a list of what you need and stick to it. Look out for offers but **only buy what you are going to use.**

7. Finally...

If you need help you can come on a **CAP money course.**

You can find out more at www.capuk.org